INDEX TO VOLUME XXI

AMERICAN BANKERS ASSOCIATION JOURNAL

The following table shows the page numbers included in each issue of VOLUME XXI of the Journal from July 1928 to June 1929 inclusive.

1- 88	July, 1928	433-524	Nov., 1928	837- 956	March, 1929
89-184	Aug., 1928	525-628	Dec., 1928	957-1072	April, 1929
185-272	Sept., 1928	629-724	Jan., 1929	1073-1180	May, 1929
273-432	Oct., 1928	725-836	Feb., 1929	1181-1284	June, 1929

PAGE

Acceptances
A New Force in the Money Market... 671
Crowding Out Commercial Loans.... 779
Accounts
Campaigning for Savings..... 1117
Dramatizing Savings Accounts..... 1133
I Want to Open an Account..... 8
New Accounts and New Ideas..... 524
Why I Opened My Account in Your Bank 23
Adams, Walter E.
The Why of Christmas Savings Clubs. 575
Administrative Problems
And Their Solution..... 302
Advertising
A New Dimension in Banking..... 219
Broadcasting Brought Business..... 675
Clarifying Trust Functions in the Public Mind..... 349
Letters that are Dangerous..... 1109
Lottery Schemes to Attract New Accounts 568
Small Favors Build Big Banks..... 746
Why I Opened My Account in Your Bank 23
Agger, E. E.
Selective Credit..... 871
Agricultural Commission, A. B. A.
Resolutions 361
Agricultural Relief
Fallacies of Farm Relief..... 837
Farm Bank System Rates May Be Lower 118
New Trend of Federal Intermediate Loans 197
Agriculture
Analysis to Benefit the Co-operatives 761
Canada's Share in the Gift from Heaven 121
Consolidation in the Cotton Ginning Business 125
Fallacies of Farm Relief..... 837
Farm Accounts a Guide to Farm Prosperity 43
Farm Bank System Rates may be Lower 118
Farm Companies a New Venture.... 571
Farm Problems of Tomorrow 856, 981, 1080
Fifty Million Dollar Bankers Pool.... 457
Grain Trading under the Statute..... 1105
Placing the Farmer on the Pay-roll. 322
Somebody Else's Children..... 398
The Better Side of Farming..... 547
The Cattle Business Comes Back..... 559
Trial Balances for Farmers..... 443
Upholding the Hands of Moses..... 300
Utilization of Farm By-products.... 212
When a Bank Turns Farmer..... 726
Air Mail
"The Covered Wagon" of 1928..... 20
What it does for Banking..... 841
Albig, W. Espey
A Banner Year for Savings..... 535
A Controlled Mississippi..... 849
Alderman, Edwin A.
The Strength of Democracy..... 279
Portrait 189
All in the Day's Work of a Savings Banker 203
The Amazing Growth of Life Insurance Trust Business 576
American Bankers Association
A Profit Making Conference..... 959
Bank Library Exhibit..... 224
Bank Management Conference in Chicago 860
Convention Dates Changed..... 529
Eastern Savings Conference..... 923
Eastern Savings Meeting..... 1061
Fiduciary Directory..... 1164
Fifty-Fourth Annual Convention (*See* also end of Index)..... 189
League Island for Convention Visitors 137
Membership Dues..... 238
Mid-West Savings Meeting..... 775
Mid-Winter Trust Conference..... 954
Mid-Winter Trust Meeting..... 691
New Code Distributed..... 625
New Membership Certificates..... 137
New Telegraphic Code..... 238

PAGE

Pacific Coast Regional Trust Conference 126, 259
Reduced Rates for the Convention... 54
Regional Trust Conference..... 1171
Southern Trust Conference.....947, 1062
Spring Meeting 691, 924, 1078
Spring Meeting at Biloxi..... 691
Students Eager for A. B. A. Loan Scholarships 928
Western Savings Meeting..... 1065
Within the Crescent..... 1169
American Institute of Banking
Convention 24
Digest of Addresses at Philadelphia Convention 24, 57
Election of F. M. Totten as President. 24
Events of the Convention.....24, 57
Tulsa Chosen as 1929 Convention Ground 24
Analysis to Benefit the Cooperatives... 761
And That's All..... 634
Anderson, Geo. E.
Ebb Tide of Immigration Dollars.... 977
Farm Bank System Rates may be Lower 118
Foreign Money in American Markets. 1234
India's Struggle with Silver..... 749
New Trends in Federal Intermediate Loans 197
Plucking Profits from the Air..... 533
Setting up a Prosperity Reserve..... 647
Andrew, L. A.
Getting Rid of Real Estate..... 597
Standard Report Forms for Bank Presidents 299
Answering the Riddle of Prosperity.... 453
Are Banks Friendly
(Cover Picture).....June V
Augustine, W. P.
Election as President Clearinghouse Section A. B. A..... 289
Portrait 289
Aviation
Air Exports Grow..... 596
"Covered Wagon" of 1928..... 20
Plucking Profits from the Air..... 533
Possible Trends in Transportation... 138
What the Air Mail Does for Banking. 841
Ayres, Col. Leonard P.
Dawn of a New Economic Era..... 287
The Invisible Banking System..... 1073

Bacigalupi, James A.
Portrait 190
Backward Flow..... 848
Baden, Wm. H.
How to Avoid Some Problems of Fiduciary Service 13
Bank Commissioners Said..... 39
Bank Control of Call Money..... 1241
Bank Employment in Canada:
Means a Varied Career..... 967
Bank Examiner
Diary of.....528, 632, 731
Bank of France Turns on the Light.... 563
Bank Heads of Tomorrow..... 31
Bank Library Exhibit..... 224
Bank Management
Administrative Problems and Their Solution 302
Bank Heads of Tomorrow..... 31
Banker's Responsibility..... 283
Banking Needs Enthusiasm..... 36
Better Banking..... 307
Bulwarks of Safe Banking..... 769
Conference in Chicago.....860, 959
Danger Signals for Banks..... 1005
Do You Follow the Rules..... 144
Duties of the Banker that are not Covered by Law..... 9
Employment of Bank Funds..... 1245
Essential Executive Quality for the New Business Era..... 684
Everybody's Business..... 1026
Fiction and Fact on Bank Runs..... 1222
Getting Rid of Real Estate..... 597
How the Small Bank can Deal with Chain Stores 466
Independent Banks and the Rate Question 103
Installation of Service Charges on Unprofitable Checking Accounts..... 321

PAGE

Is there Strength in Wide Distribution of Bank Stock..... 1192
It Pays to Pay..... 1015
Loan Administration Management... 1242
Loans to Merchants..... 1126
Logical Man and the Logical Bank.. 96
Making Capital Loans Behave..... 787
Measure of Banking..... 864
Menace of Over-Banking..... 903
New Philosophy of Banking..... 957
New Standards of..... 435
Old Fashioned Banking..... 971
Our Own Examinations..... 950
Profitable Banking..... 295
Profit and Loss Operations..... 1187
Profit Producing Policies..... 1011
Scientific Methods Must Replace Old Fashioned Banking..... 971
Scientific Savings Banking..... 843
Small Favors Build Big Banks..... 747
Small Favors Help to Build Business. 667
Standard Report Forms for Bank Presidents 299
Statements Set New Standards..... 1125
To Keep Loans Liquid..... 1113
When a Bank Turns Farmer..... 727
Why Banks Should Furnish Trust Facilities 35
Bank Management Conference
In Chicago..... 860
Bank Profits
Measure of Banking..... 865
National Bank Trends in Southern States 551
Profit and Loss Operations..... 1187
Profit Producing Policies..... 1011
Profits and Costs of National Banks in Eastern States..... 470
Profits and Costs of National Banks in New England..... 223
Trend of Banking Costs and Profits. 753
Trend of Banking Costs and Profits is Leading to—?..... 101
Bank Runs
Fiction and Fact on..... 1222
Bank Salesmanship
Banking Needs Enthusiasm..... 36
Broadcasting Brought Business..... 675
Campaigning for Savings Accounts... 1117
Dramatizing Savings Accounts..... 1132
Letters that are Dangerous..... 1109
Lottery Schemes to Attract New Accounts 568
Small Favors Help to Build Business. 667
Why I Opened My Account in Your Bank 23
Bank's Investments..... 1012
Bank Stocks
Dabbling in..... 991
Bank Tax Bill Tabled by House Committee 887
Bank Tax Situation..... 185
Banker's Interest in Oil..... 629
Banker's Responsibility..... 281
Banker's View of Time Selling..... 567
Banking Aboard a Battleship..... 663
Banking Moves Northward
(Cover Picture).....October V
Banking Moves Westward
(Cover Picture).....August V
Banking Needs Enthusiasm..... 36
Banking West..... 1083
Banner Year for Savings..... 535
Barnes, Julius H.
Fourth Dimension in Security Values 896
Bartley, J. Ross
How the Budget Came to Santo Domingo 1201
Baum, James E.
Electricity Now Pursues the Criminal 899
Beebe, M. Plin
Inequality of State Bank Reserve Requirements 317
It Pays to Pay..... 1015
Beeman, Carson P.
French Gold and American Money Rates 1225
Beginning of a Bank Merger
(Cover Picture).....September V
Better Banking..... 307
Big Business and the Opportunities for the Little Man..... 89

U OF M BINDERY

INDEX TO VOLUME XXI

AMERICAN BANKERS ASSOCIATION JOURNAL

The following table shows the page numbers included in each issue of VOLUME XXI of the Journal from July 1928 to June 1929 inclusive.

1- 88	July, 1928	433-524	Nov., 1928	837- 956	March, 1929
89-184	Aug., 1928	525-628	Dec., 1928	957-1072	April, 1929
185-272	Sept., 1928	629-724	Jan., 1929	1073-1180	May, 1929
273-432	Oct., 1928	725-836	Feb., 1929	1181-1284	June, 1929

PAGE

Acceptances
A New Force in the Money Market... 671
Crowding Out Commercial Loans.... 779
Accounts
Campaigning for Savings..... 1117
Dramatizing Savings Accounts..... 1133
I Want to Open an Account..... 8
New Accounts and New Ideas..... 524
Why I Opened My Account in Your Bank 23
Adams, Walter E.
The Why of Christmas Savings Clubs. 575
Administrative Problems
And Their Solution..... 302
Advertising
A New Dimension in Banking..... 219
Broadcasting Brought Business..... 675
Clarifying Trust Functions in the Public Mind..... 349
Letters that are Dangerous..... 1109
Lottery Schemes to Attract New Accounts 568
Small Favors Build Big Banks..... 746
Why I Opened My Account in Your Bank 23
Agger, E. E.
Selective Credit..... 871
Agricultural Commission, A. B. A.
Resolutions 361
Agricultural Relief
Fallacies of Farm Relief..... 837
Farm Bank System Rates May Be Lower 118
New Trend of Federal Intermediate Loans 197
Agriculture
Analysis to Benefit the Co-operatives 761
Canada's Share in the Gift from Heaven 121
Consolidation in the Cotton Ginning Business 125
Fallacies of Farm Relief..... 837
Farm Accounts a Guide to Farm Prosperity 43
Farm Bank System Rates may be Lower 118
Farm Companies a New Venture.... 571
Farm Problems of Tomorrow 856, 981, 1080
Fifty Million Dollar Bankers Pool.... 457
Grain Trading under the Statute..... 1105
Placing the Farmer on the Pay-roll. 322
Somebody Else's Children..... 398
The Better Side of Farming..... 547
The Cattle Business Comes Back..... 559
Trial Balances for Farmers..... 443
Upholding the Hands of Moses..... 300
Utilization of Farm By-products.... 212
When a Bank Turns Farmer..... 726
Air Mail
"The Covered Wagon" of 1928..... 20
What it does for Banking..... 841
Albig, W. Espey
A Banner Year for Savings..... 535
A Controlled Mississippi..... 849
Alderman, Edwin A.
The Strength of Democracy..... 279
Portrait 189
All in the Day's Work of a Savings Banker 203
The Amazing Growth of Life Insurance Trust Business 576
American Bankers Association
A Profit Making Conference..... 959
Bank Library Exhibit..... 224
Bank Management Conference in Chicago 860
Convention Dates Changed..... 529
Eastern Savings Conference..... 923
Eastern Savings Meeting..... 1061
Fiduciary Directory..... 1164
Fifty-Fourth Annual Convention (*See* also end of Index)..... 189
League Island for Convention Visitors 137
Membership Dues..... 238
Mid-West Savings Meeting..... 775
Mid-Winter Trust Conference..... 954
Mid-Winter Trust Meeting..... 691
New Code Distributed..... 625
New Membership Certificates..... 137
New Telegraphic Code..... 238

PAGE

Pacific Coast Regional Trust Conference 126, 259
Reduced Rates for the Convention... 54
Regional Trust Conference..... 1171
Southern Trust Conference.....947, 1062
Spring Meeting 691, 924, 1078
Spring Meeting at Biloxi..... 691
Students Eager for A. B. A. Loan Scholarships 928
Western Savings Meeting..... 1065
Within the Crescent..... 1169
American Institute of Banking
Convention 24
Digest of Addresses at Philadelphia Convention 24, 57
Election of F. M. Totten as President. 24
Events of the Convention.....24, 57
Tulsa Chosen as 1929 Convention Ground 24
Analysis to Benefit the Cooperatives... 761
And That's All..... 634
Anderson, Geo. E.
Ebb Tide of Immigration Dollars.... 977
Farm Bank System Rates may be Lower 118
Foreign Money in American Markets. 1234
India's Struggle with Silver..... 749
New Trends in Federal Intermediate Loans 197
Plucking Profits from the Air..... 533
Setting up a Prosperity Reserve..... 647
Andrew, L. A.
Getting Rid of Real Estate..... 597
Standard Report Forms for Bank Presidents 299
Answering the Riddle of Prosperity.... 453
Are Banks Friendly
(Cover Picture).....June V
Augustine, W. P.
Election as President Clearinghouse Section A. B. A..... 289
Portrait 289
Aviation
Air Exports Grow..... 596
"Covered Wagon" of 1928..... 20
Plucking Profits from the Air..... 533
Possible Trends in Transportation... 138
What the Air Mail Does for Banking. 841
Ayres, Col. Leonard P.
Dawn of a New Economic Era..... 287
The Invisible Banking System..... 1073

Bacigalupi, James A.
Portrait 190
Backward Flow..... 848
Baden, Wm. H.
How to Avoid Some Problems of Fiduciary Service 13
Bank Commissioners Said..... 39
Bank Control of Call Money..... 1241
Bank Employment in Canada:
Means a Varied Career..... 967
Bank Examiner
Diary of.....528, 632, 731
Bank of France Turns on the Light.... 563
Bank Heads of Tomorrow..... 31
Bank Library Exhibit..... 224
Bank Management
Administrative Problems and Their Solution 302
Bank Heads of Tomorrow..... 31
Banker's Responsibility..... 283
Banking Needs Enthusiasm..... 36
Better Banking..... 307
Bulwarks of Safe Banking..... 769
Conference in Chicago.....860, 959
Danger Signals for Banks..... 1005
Do You Follow the Rules..... 144
Duties of the Banker that are not Covered by Law..... 9
Employment of Bank Funds..... 1245
Essential Executive Quality for the New Business Era..... 684
Everybody's Business..... 1026
Fiction and Fact on Bank Runs..... 1222
Getting Rid of Real Estate..... 597
How the Small Bank can Deal with Chain Stores 466
Independent Banks and the Rate Question 103
Installation of Service Charges on Unprofitable Checking Accounts..... 321

PAGE

Is there Strength in Wide Distribution of Bank Stock..... 1192
It Pays to Pay..... 1015
Loan Administration Management... 1242
Loans to Merchants..... 1126
Logical Man and the Logical Bank.. 96
Making Capital Loans Behave..... 787
Measure of Banking..... 864
Menace of Over-Banking..... 903
New Philosophy of Banking..... 957
New Standards of..... 435
Old Fashioned Banking..... 971
Our Own Examinations..... 950
Profitable Banking..... 295
Profit and Loss Operations..... 1187
Profit Producing Policies..... 1011
Scientific Methods Must Replace Old Fashioned Banking..... 971
Scientific Savings Banking..... 843
Small Favors Build Big Banks..... 747
Small Favors Help to Build Business. 667
Standard Report Forms for Bank Presidents 299
Statements Set New Standards..... 1125
To Keep Loans Liquid..... 1113
When a Bank Turns Farmer..... 727
Why Banks Should Furnish Trust Facilities 35
Bank Management Conference
In Chicago..... 860
Bank Profits
Measure of Banking..... 865
National Bank Trends in Southern States 551
Profit and Loss Operations..... 1187
Profit Producing Policies..... 1011
Profits and Costs of National Banks in Eastern States..... 470
Profits and Costs of National Banks in New England..... 223
Trend of Banking Costs and Profits. 753
Trend of Banking Costs and Profits is Leading to—?..... 101
Bank Runs
Fiction and Fact on..... 1222
Bank Salesmanship
Banking Needs Enthusiasm..... 36
Broadcasting Brought Business..... 675
Campaigning for Savings Accounts... 1117
Dramatizing Savings Accounts..... 1132
Letters that are Dangerous..... 1109
Lottery Schemes to Attract New Accounts 568
Small Favors Help to Build Business. 667
Why I Opened My Account in Your Bank 23
Bank's Investments..... 1012
Bank Stocks
Dabbling in..... 991
Bank Tax Bill Tabled by House Committee 887
Bank Tax Situation..... 185
Banker's Interest in Oil..... 629
Banker's Responsibility..... 281
Banker's View of Time Selling..... 567
Banking Aboard a Battleship..... 663
Banking Moves Northward
(Cover Picture).....October V
Banking Moves Westward
(Cover Picture).....August V
Banking Needs Enthusiasm..... 36
Banking West..... 1083
Banner Year for Savings..... 535
Barnes, Julius H.
Fourth Dimension in Security Values 896
Bartley, J. Ross
How the Budget Came to Santo Domingo 1201
Baum, James E.
Electricity Now Pursues the Criminal 899
Beebe, M. Plin
Inequality of State Bank Reserve Requirements 317
It Pays to Pay..... 1015
Beeman, Carson P.
French Gold and American Money Rates 1225
Beginning of a Bank Merger
(Cover Picture).....September V
Better Banking..... 307
Big Business and the Opportunities for the Little Man..... 89

U OF M BINDERY

332.1
qAm3

PAGE

Billion of American Capital in Canada. 1106
Bond Business Will Come Back..... 1249
Bond, Henry Herrick
New Currency Issue..... 1209
Bonds
At Their Initial Offerings..... 15
Bond Business Will Come Back..... 1249
Buyer's Guide to Bonds..... 1238
Changing Habits of Bonds..... 999
Diversification Possibilities in..... 94
Liberty Bond Situation..... 668
New Bond Market Psychology..... 734
This Year's Decline in..... 195
Bonds at Their Initial Offerings..... 15
Book Reviews
(See New Books)
Boyden, C. W.
Statements Set New Standards..... 1125
Bridging the Chasms of Business..... 1101
Broadcasting Brought Business..... 675
Broderick, James A.
Portrait 1163
Broker's Loans
And Public Debt Retirements..... 461
Bank Control of Call Money..... 1241
Call Loan Market..... 180
Call Loans and Federal Reserve Policies 291
Canada's Answer to Call Money..... 469
Check on..... 17
Varying Charges for Bank Credit... 651
Broker's Loans and Public Debt Retirements 461
Brown, Paul P.
Installation of Service Charges on Unprofitable Checking Accounts..... 321
Bucking the Bank of England..... 439
Building and Loan Associations
Building and Loan Competition with Banks 129
To Stop Unfair Competition 1110
Building and Loan Competition
With Banks 129
Building Materials Industry
Profits in the..... 113
Building Up Trust Business..... 586
Bull Market in Stocks
Minus the Rails 437
Bulwarks of Safe Banking..... 769
Burgess, W. Randolph
New Force in the Money Market..... 671
Business
Big Business and the Opportunities for the Little Man..... 89
Community Spirit that Means Business 1188
Why a Town Faded Out..... 1191
Why Business Was Poor..... 960

California's Bank Tax Amendment.... 537
Calkins, Earnest Elmo
New Dimension in Banking..... 219
Calkins, John U.
Banking West..... 1083
Callaway, Merrel P.
Common Stock Responsibilities..... 1134
Call Loan Market 180
Call Loans and Federal Reserve Policies 291
Campaigning for Savings Accounts..... 1117
Canada
Bank Employment in, Means Varied Career 967
Billion of American Capital in Canada 1106
Canadian Banks Expanding Branches 231
Canada's Answer to Call Money..... 469
Canada's Share in the Gift from Heaven 121
More Canadian Branches..... 710
Canada's Answer to Call Money..... 469
Canada's Share in the
Gift from Heaven..... 121
Canadian Banks Expanding Branches.. 231
Cartoons..16, 100, 196, 310, 446, 540, 640, 738
Carver, T. N.
Economy of High Wages..... 963
Casualty Companies
National Association of Mutual..... 1207
Catchings, Waddill
Income Out of Common..... 880
Cattle Business Comes Back..... 559
Cattle Raising
Cattle Business Comes Back..... 559
Fifty Million Dollar Bankers' Pool... 456
Chain Banking
Group and Chain Banking..... 1019
Looms Large..... 117
State Presidents, Views on..... 152
Unit Banking and the New Trend.... 313
Chain Banking Looms Large..... 117
Chain Stores
How the Small Banks Can Deal With 466
Changing Habits of Bonds..... 999
Checks
Standardized Sizes..... 430
Checks on Broker's Loans..... 17
Chicago's New Banking Era..... 531
China
Complications Await the Money Doctor 908
Christmas Savings Clubs
Why of..... 575
City Bank's Explanation..... 1063
Claassen, C. J.
Better Side of Farming..... 547

PAGE

Clarifying Trust Functions in the Public Mind 349
Clark, James E.
And That's All..... 634
Backward Flow 848
Free Areas for Pioneers..... 1188
Is There a Crisis Now..... 192
"I Want to Open an Account"..... 8
Logical Man and the Logical Bank... 96
New Difficulties in Banking..... 1082
Smile in Trust..... 300
Time for Consolidations..... 732
Time Locks 532
What of Today?..... 966
Who Pays Service Charges?..... 440
Why Business Was Poor..... 960
Clay, John
Cattle Business Comes Back..... 559
Clearing House
Extending Clearing House Examination of Banks 290
Nebraska's Experiment 298
Supervision with Continuity and Ability to Act..... 109
Clearinghouse Section, A. B. A.
Fifty-Fourth Annual Convention..... 289
(See also end of Index)
Colom, W. D.
What Washington Offers Banking... 543
Common Stock Responsibilities..... 1134
Common Stocks as Trust Investments.. 888
Community Spirit that Means Business. 1189
Complications Await the Money Doctor. 908
Comptroller's Stand on Bank Taxation. 684
Condition of Business..51, 141, 235, 357, 485 583, 679, 791, 915, 1029, 1137, 1253
Condition Report of State Banks..... 152
Conferences
Bank Management Conference..... 860
Eastern Savings Conference..... 923
Mid-Winter Trust Conference..... 954
Pacific Coast Regional Trust Conference 126, 259
Regional Trust Conference..... 1171
Southern Trust Conference.....947, 1063
Conflicting Policies on Trust Powers... 481
Connor, Owen A.
American Institute of Banking Convention 24
Consolidation in the Cotton Ginning Business 125
Constructive Savings Through Clubs... 1178
Controlled Mississippi..... 849
Convention Calendar.....69, 158, 224, 400, 529, 710, 827, 918, 1067, 1164, 1287
Cook, Allan B.
Building up Trust Business..... 586
Campaigning for Savings Accounts.. 1117
Cotton Ginning
Consolidation in the Cotton Ginning Business 125
Country Bank Investment Policies..... 329
Cover Pictures
Are Banks Friendly.....June V
Banking Moves Northward.....Oct. V
Banking Moves Westward.....Aug. V
Beginning of a Bank Merger....Sept. V
Depreciating Currency.....Dec. V
Every Man's Money.....Feb. V
Invisible Flow of Money.....Jan. V
Money Ship Arrives.....April V
Paying the Creditor Without Mercy Nov. V
Playing Card Currency.....May V
Unauthorized Rate.....July V
Wall Street Sanctuary.....March V
"Covered Wagon" of 1928..... 20
Credit
Credit History Repeats Itself..... 1237
Credit Situation 525
Keeper of the Nation's Credit..... 1205
Lending with Safety..... 1007
Loans to Merchants..... 1126
New Yardsticks for..... 333
Out of the Credit Wilderness..... 1093
Selective Credit..... 871
Statements Set New Standards..... 1125
Varying Charges for Bank Credit... 651
Credit Control and
Bank Reserves..... 215
Credit History Repeats Itself..... 1237
Credit Situation..... 525
Cross Currents in International Investments 1193
Crowding Out Commercial Loans..... 779
Crux of the Oil Problem..... 757
Curb on Interest on Savings..... 5
Currency
Diminishing Demand for Cash..... 995
How the Franc Was Stabilized..... 130
India's Struggle with Silver..... 749
National Bank Notes Continued..... 754
New Currency Issue..... 1209
When Taxes Proved the Cheap Money Fallacy 1097

Dabbling in Bank Stocks..... 991
Danger Signals for Banks..... 1004
Dawn of a New Economic Era..... 287
Decision Against Guaranty Law..... 1129
de Maris, Walter
(See Cover Pictures)

PAGE

Debt Public
Broker's Loans and Public Debt Retirements 461
Depreciating Currency
(Cover Picture)..... Dec. V
Diary of a Bank Examiner....528, 632, 731
Diary of a Trust Officer..... 6
Diminishing Demand for Cash..... 995
Diversification Possibilities
In Bonds..... 94
Donald, W. J.
Everybody's Business 1026
Do You Follow the Rules..... 144
Dramatizing Savings Accounts..... 1133
Durham, Taylor R.
Portrait 301
President, Savings Bank Division, A. B. A..... 301
Duties of the Banker—That Are Not Covered by Law..... 9

Ebb Tide of Immigrant Dollars..... 977
Economics
Answering the Riddle of Prosperity. 452
Banking West 1083
Banking's Place in Prosperity..... 1221
Bridging the Chasms of Business.... 1100
Broker's Loans and Public Debt Retirements 461
Credit Situation 525
Dawn of a New Economic Era..... 287
Ebb Tide of Immigrant Dollars..... 977
Economy of High Wages..... 963
Fallacies of Farm Relief..... 837
Foreign Money in American Markets 1234
Foreign News and America's Business 193
Fourth Dimension in Security Values. 896
Invisible Banking System..... 1073
Mass Prosperity 635
Money of the Masses..... 730
Money Rates and World Conditions. 527
New Foundations for the Tariff..... 1213
New Kind of Gold Reserve..... 655
Outlook for Money 624
Selective Credit..... 871
Setting up a Prosperity Reserve.... 647
Speculator's Place in Business..... 473
Style Menaces the Balance Sheet.... 782
What They Leave Behind Them.... 883
When Texas Proved the Cheap Money Fallacy 1097
Economy of High Wages..... 963
Edie, Lionel D.
Bucking the Bank of England..... 439
Wall Street Worries London..... 969
Education
Students Eager for A. B. A. Loan Scholarships 928
Editorials.....18, 104, 198, 308, 444, 538, 638, 736, 858, 972, 1088, 1196

Edwards, Gurden
Supervision with Continuity and Ability to Act..... 109
Electrical Industry
Profits in..... 478
Electricity Now Pursues the Criminal... 899
Eller, A. H.
Great Adventure of Giving..... 895
Ellsworth, Fred W.
"Why I Opened My Account With Your Bank" 23
Employment of Bank Funds 1245
Essential Executive Quality
For the New Business Era..... 684
Evans, Edwin E.
Reserve Board Proposes..... 867
Everybody's Business..... 1026
Every Man's Money
(Cover Picture).....Feb. V
Evolution in the Reserve System..... 1090
Executors
How to Avoid Some Problems of Fiduciary Service..... 13
Extending Clearing House
Examination of Banks..... 290

Failures
Fewer Bank Failures 822
Fallacies of Farm Relief..... 837
Farm Accounts a Guide
To Farm Prosperity..... 43
Farm Bank System Rates
May be Lower 118
Farm Companies a New Venture..... 571
Farm Cooperatives
Analysis to Benefit..... 761
Farm Loan Banks
Credit Bank Earnings..... 602
New Trend of Federal Intermediate Loans 197
Rates May Be Lower..... 118
Farm Problems of Tomorrow..856, 981, 1080
Fawcett, Waldon
Answering the Riddle of Prosperity.. 453
Federal Reserve Changes..... 424
Federal Reserve Importance to Small Banks 598
Federal Reserve Policies..... 232
Federal Reserve Policy
Is Fully Justified..... 183
Federal Reserve Questions
Ripe for Popping 845

JUN 10 '30 U OF M BINDERY

470688

PAGE

Federal Reserve System
Call Loans and Federal Reserve Policies ... 291
Changes ... 424
Check on Broker's Loans ... 17
Conflicting Policies on Trust Powers ... 481
Credit Control and Bank Reserves ... 215
Credit History Repeats Itself ... 1237
Evolution in Reserve System ... 1090
French Gold and American Money Rates ... 1225
Geo. L. Harrison, Governor New York Bank (Portrait) ... 588
Horse Sense and Credit Conditions ... 989
Importance to Small Banks ... 598
Keeper of the Nation's Credit ... 1205
Loans Increase ... 959
Money Rates and World Prosperity ... 527
New Force in the Money Market ... 671
Outlook for Money ... 624
Policies Explained by Governor Harding ... 232
Policy Fully Justified ... 183
Potential Power of Federal Reserve Rates ... 676
Questions Ripe for Popping ... 845
Rediscounting Country Bank Paper ... 1001
Reserve Board Proposes ... 866
Selective Credit ... 871
Silent Man and the Money Market ... 851
Will Open Market Operations Be Discontinued ... 11
Fees
Fixing for Trustees ... 659
Fiduciary (See Trusts)
Field for Affiliated Finance Companies ... 200
Fifty Million Dollar Bankers' Pool ... 457
Finance Companies
Field for Affiliated ... 200
Fixing Fees for Trustees ... 659
Foreign Investments
American Underwriting ... 1077
Billion of American Capital in Canada ... 1106
Cross Currents in International Investments ... 1193
Inter-American Relations and the Dollar ... 227
New Investment Fields in South America ... 1085
Our Stake in Latin America ... 765, 854
Orient Beckons the Dollar ... 636
Too Much Competition in Foreign Loans ... 912
Foreign Money in American Markets ... 1234
Foreign News and American Business ... 193
Foreign Trade
Foreign News and American Business ... 193
Foreign Trade and the Inland Banker ... 555
Orient Beckons the Dollar ... 636
Foreign Trade and the Inland Banker ... 555
Four Methods of Computing Interest ... 305
Fourth Dimension in Security Values ... 896
Fox, Charles W.
Constructive Savings through Clubs ... 1178
France
Bank of France Turns On the Light ... 563
French Gold and American Money Rates ... 1225
How the Franc Was Stabilized ... 130
New Factor in French Finance ... 775
Free Areas for Pioneers ... 1188
French Gold and American Money Rates ... 1225
Furniture
Profits in the Industry ... 216

Garfield, Chas. W.
School Savings Stories ... 1172
German Transfers Bugaboo ... 133
Germany
German Loans ... 619
German Transfers Bugaboo ... 133
Germany's New Prosperity and the Dawes Plan ... 477
Germany's Stockholders Call in the Bankers ... 741
How Germany Sees Reparations Conference ... 875
Revision of Reparations and War Debts ... 207
Storm of the Reichsbank ... 1229
Germany's New Prosperity
And the Dawes Plan ... 477
Germany's Stockholders Call in the Bankers ... 741
Getting Rid of Real Estate ... 597
Gold
Gold Stocks ... 801
New Kind of Gold Reserve ... 655
Gold Rush Days ... 449
Goldenweiser, E. A.
Diminishing Demand for Cash ... 995
New Kind of Gold Reserve ... 655
Government Liens on Bank Deposits ... 725
Grain Trading Under the Statute ... 1105
Great Adventure of Giving ... 895
Great Britain
Bucking the Bank of England ... 439
Silent Man and the Money Market ... 851
Wall Street Worries London ... 969
Griswold, Glenn
Chicago's New Banking Era ... 531

PAGE

Group and Chain Banking ... 1019
Growth of School Savings Banking ... 362
Guaranty Laws
Decision Against ... 1129
Nebraska's Test ... 805
Status of the Last Depositors Bank Guaranty Law ... 433
Guitard, Henri
Bank of France Turns on the Light ... 563
New Factor in French Finance ... 775

Hansen, Walter F.
Banking Needs Enthusiasm ... 36
Harding, Gov. W. P. G.
Federal Reserve Policies (as explained by) ... 232
Harger, C. M.
Farm Companies a New Venture ... 571
Harris, A. H.
When Texas Proved the Cheap Money Fallacy ... 1097
Harris, Emmett
Complications Await the Money Doctor ... 908
Germany's Stockholders Call in the Bankers ... 741
Orient Beckons the Dollar ... 636
Hazlewood, Craig B.
Banker's Interest in Oil ... 629
New Philosophy of Banking ... 957
New Standards of Bank Management ... 435
Portrait ... 276
President, A. B. A. ... 294
Profit and Loss Operations ... 1187
Scientific Savings Banking ... 843
Hecht, Rudolph S.
Group and Chain Banking ... 1019
Unit Banking and the New Trend ... 313
Hennings, Thomas C.
Amazing Growth of Life Insurance Trust Business ... 576
High, S. J.
Placing the Farmer on the Pay-roll ... 322
Portrait ... 306
President State Bank Division, A. B. A. ... 306
Holdam, J. V.
Most Satisfactory Way to Figure Interest ... 1233
Horse Sense and Credit Conditions ... 989
How a Great Corporation
Promotes Thrift ... 27
How the Budget Came to
Santo Domingo ... 1201
How the Franc was Stabilized ... 130
How Germany sees Reparations Conference ... 875
How the Small Bank Can Deal
With Chain Stores ... 466
How to Avoid Some Problems
Of Fiduciary Service ... 13
Hubbard, D. M.
Community Spirit that Means Business ... 1188

"I Want to Open an Account" ... 8
Income out of Common ... 880
Independent Banks
And the Rate Question ... 103
India's Struggle with Silver ... 749
Industrial
Profits in Building Material Industry ... 113
Profits in Electrical Industry ... 478
Profits in Furniture Industry ... 216
Profits in Lumber Industry ... 216
Profits in Pulp and Paper Industry ... 891
Inequality of State Bank
Reserve Requirements ... 317
Inheritance Tax Reciprocity ... 1246
Instalment Selling
Banker's View on Time Selling ... 567
Insurance
Amazing Growth of Life Insurance Trust Business ... 576
Life Insurance as Collateral ... 863
Life Insurance Policies as Collateral to Bank Loans ... 1040
Life Insurance Trust Form ... 506
Inter-American Relations and the Dollar ... 227
Interest Rates
Curb on Interest on Savings ... 5
Four Methods of Computing ... 305
Independent Banks and the Rate Question ... 103
Interest on Savings or Time Deposits ... 1
Interest Rates on Deposits ... 297
Money Rates and World Prosperity ... 527
Most Satisfactory Way to Figure Interest ... 1233
Rationalizing Interest Rates ... 735
Some Banks Give Away Interest for 260 Days ... 90
What is the Proper Balance on Which to Compute Interest ... 187
Interest on Savings or Time Deposits ... 1
Interest Rates on Deposits ... 297
International Society of Bankers Is Desired ... 277
Installation of Service Charges on Unprofitable Checking Accounts ... 321
Investing Trust Funds ... 556, 643, 745, 1003
Investment Trust Regulation ... 1081

PAGE

Investments
Bank's Investments ... 1012
Buyer's Guide to Bonds ... 1238
Common Stock Responsibilities ... 1134
Country Bank Policies ... 326
Fourth Dimension in Security Values ... 896
Income Out of Common ... 880
Investing Trust Funds ... 556, 643, 745, 1003
Safeguarding Security Yields ... 1130
Safe Secondary Reserves ... 974
Investment Trusts
Investment Trust Regulation ... 1081
Invisible Banking System ... 1073
Midget Investment Trusts ... 762
New Master of the Market ... 1077
New Trend in Trusts ... 733
Invisible Flow of Money
(Cover Picture) ... Jan. V
Is There a Crisis Now? ... 192
Is There Strength in Wide Distribution of Bank Stock? ... 1192
It Pays to Pay ... 1015

Johnson, Ben
Loans to Merchants ... 1126
Johnson, W. H. A.
Making Wills Work ... 579
Jome, Hiram L.
What the Air Mail Does for Banking ... 841
Jones, Grosvenor
Cross Currents in International Investments ... 1193
Our Stake in Latin America ... 765, 853
Jones, Mack B.
Gold Rush Days ... 449
Keeper of the Nation's Credit ... 1205

Kent, Fred I.
Out of the Credit Wilderness ... 1093
Kent, Russell
New Foundations for the Tariff ... 1213
Kidd, E. Jane
Old State House and Liberty Bell ... 40
Kilbourne, R. D.
Crowding Out Commercial Loans ... 779
Kindgren, N. W.
Do You Follow the Rules? ... 144
Kiplinger, W. M.
Federal Reserve Questions Ripe for Popping ... 845
National Banks Become Security Dealers ... 211
Potential Power of Federal Reserve Rates ... 676
Klein, Dr. Julius
Foreign News and America's Business ... 193
Kunhardt, Kingsley
Investing Trust Funds ... 556, 643, 745, 1003

Labor Bank Conditions ... 494
Land Banks
New Trend of Intermediate Loans ... 197
Rates May Be Lower ... 118
Latin America
Cross Currents in International Investments ... 1193
How the Budget Came to Santo Domingo ... 1201
Inter-American Relations and the Dollar ... 227
New Investment Fields in South America ... 1085
Our Stake in ... 765, 853
Leech, Harper
Possible Trends in Transportation ... 138
Legal
California Bank Tax Amendment ... 537
Government Liens on Bank Deposits ... 725
Grain Trading Under the Statute ... 1105
Inequality of State Bank Reserve Requirements ... 317
Legality of National Bank Call Loans ... 847
Lottery Schemes to Attract New Accounts ... 568
New Uses for Anti-Trust Laws ... 683
State Taxation of National Banks ... 330
Status of the Last Depositors Bank Guaranty Law ... 433
Succession to Trust Powers on National Bank Consolidation ... 97
Trust Succession Decision of Supreme Court ... 1181
Uniform Bank Collection Code ... 907
Legality of National Bank Call Loans ... 847
Legislative
Bank Tax Bill Tabled by House Committee ... 887
Present Status of Bank Tax Movement ... 985
Short Session of Congress ... 530
Lending with Safety ... 1007
Lester, Orrin C.
Dramatizing Savings Accounts ... 1133
Letters That Are Dangerous ... 1109
Lewis, Reuben A., Jr.
Inheritance Tax Reciprocity ... 1246
Libby, John H.
Midget Investment Trusts ... 762
New Master of the Market ... 1076
Liberty Bond Situation ... 668
Life Insurance as Collateral ... 863
Life Insurance Policies as Collateral to Bank Loans ... 1040
Loan Administration Management ... 1242

PAGE

Loans
Call Loan Market..... 180
Call Loans and Federal Reserve Policies 291
Check on Brokers' Loans..... 17
Crowding Out Commercial Loans.... 778
Do you Follow the Rules?..... 144
Legality of National Bank Call Loans 847
Lending with Safety..... 1007
Life Insurance as Collateral..... 863
Life Insurance Policies as Collateral to Bank Loans..... 1040
Loan Administration Management... 1242
Loans to Merchants..... 1126
Loopholes in Loans on Stocks..... 482
Making Capital Loans Behave..... 787
New Trend of Federal Intermediate Loans 197
Salary Loan Movement Spreads..... 1121
To Keep Loans Liquid..... 1113
Too Active Competition in Foreign Loans 912
Loans to Merchants..... 1126
Lockhart, Oliver C.
Broker's Loans and Public Debt Retirements 461
Logical Man and the Logical Bank... 96
London (*See* Great Britain)
Long, Robert Crozier
German Transfers Bugaboo..... 133
Germany's New Prosperity and the Dawes Plan 477
How Germany Sees Reparations Conference 875
Storm of the Reichsbank..... 1229
Longyear, W. D.
"Covered Wagon" of 1928..... 20
Lonsdale, John G.
First Vice-President, A. B. A. 294
National Poise 54
Portrait 286
Look Before You Give..... 1217
Loopholes in Loans on Stocks..... 482
Lottery Schemes to Attract New Accounts 568
Lumber
Profits in the Lumber and Furniture Business 216

Macy, Roscoe
Making Capital Loans Behave..... 787
Making Capital Loans Behave..... 787
Making Trust Departments Profitable.. 441
Making Wills Work..... 579
Malott, M. H.
Better Banking 307
Management (*See* Bank Management)
Manning the Wall Street Machine..... 465
March of the Mergers..... 773
Martin, Wm. McC.
Rediscounting Country Bank Paper.. 1000
Mason, Arthur B.
Diary of a Bank Examiner...528, 632, 731
Mass Prosperity 635
McCoy, Jos. S.
Mass Prosperity 635
Money of the Masses..... 730
What They Leave Behind Them..... 883
McFadden, Haynes
Profitable Banking 295
McFadden, Louis T.
Call Loans and Federal Reserve Policies 291
McGuire, Mason
League Island for Convention Visitors 137
McIntosh, T. W.
Country Bank Investment Policies... 329
McKague, W. A.
Canada's Answer to Call Money..... 469
Canadian Banks Expanding Branches 231
McLucas, Walter S.
Trust Company Progress..... 338
McMillen, Fred E. (Commander)
Banking Aboard a Battleship..... 663
Measure of Banking..... 864
Meek, L. K.
To Keep Loans Liquid..... 1113
Mehl, J. M.
Grain Trading under the Statute.... 1105
Membership
Dues 235
Menace of Over-Banking..... 903
New Certificates of..... 137
Meredith, O. F.
Banker's View of Time Selling..... 567
Mergers
March of 773
Midget Investment Trusts..... 762
Milestones of Banking Progress..... 273
Miller, Andrew
National Bank Trends in the Southern States 551
Profits and Costs of National Banks in Eastern States..... 470
Profits and Costs of New England National Banks 223
Trend of Banking Costs and Profits.. 753
Trend of Banking Costs and Profits Is Leading to—?..... 101
Miller, A. C.
Will Open Market Operations Be Discontinued? 11
Miller, Charles A.
All in the Day's Work of a Savings Banker 203

PAGE

New View on Savings Banking..... 4
Who Can Solve the Savings Bank Problems? 92
Mills, Ogden L.
Liberty Bond Situation..... 668
Mitchell, Charles E.
Federal Reserve Policy Fully Justified 183
Modern Tendencies in Wills..... 353
Money of the Masses..... 730
Money Rates and World Prosperity.... 527
Money Ship Arrives
(Cover Picture) .....April V
Monk, Dudley C.
Fixing Fees for Trustees..... 659
More Canadian Branches..... 710
Morehouse, W. R.
Interest on Savings or Time Deposits 1
Letters That Are Dangerous..... 1109
Small Favors Build Big Banks..... 746
Small Favors Help to Build Business 667
Some Banks Give Away Interest for 260 Days 90
What Is the Proper Balance on Which to Compute Interest?..... 187
Morgan, P. W.
Fifty Million Dollar Bankers' Pool... 457
Morrison, Jay
A Buyers' Guide to Bonds..... 1238
Mortimer, Frank C.
Clarifying Trust Functions in the Public Mind 349
Morton, Arthur V.
Portrait 337
President, Trust Company Division, A. B. A. 337
Mountjoy, E. E.
National Bank Notes Continued..... 754
Munson, Frank C.
Plan to Finance Shipbuilding..... 106
Murphy, John Allen
How the Small Banks Can Deal with the Chain Store..... 466
Style Menaces the Balance Sheet.... 783
Murray, Thomas W.
Restrictions on Savings Deposits.... 1122
Myers, Abram F.
New Uses for Anti-Trust Laws..... 683
Mylander, Chas. H.
Taxation of Banks Compared with Competing Institutions 303

Nahm, Max B.
Safe Secondary Reserve..... 974
National Bank Aims..... 326
National Bank Division, A. B. A.
54th Annual Convention (*See* also end of Index)..... 325
National Bank Notes Continued..... 754
National Bank Trends in the Southern States 551
National Banks
Become Security Dealers..... 211
Country Bank Investment Policies... 329
Legality of Call Loans..... 846
National Bank Aims..... 326
National Bank Notes Continued..... 754
New Yardsticks for Credit..... 333
Profits and Costs in Eastern States.. 470
Profits and Costs in New England... 223
State Taxation of National Banks... 330
Succession to Trust Powers on National Bank Consolidation..... 97
Trends in Southern States..... 551
Trust Succession Discussion of Supreme Court 1181
National Banks Become Security Dealers 211
National Poise 54
Nebraska Guaranty Law Test..... 805
Nebraska's Experiment 298
New Bond Market Psychology..... 734
New Books 144, 158, 182, 244, 499, 519, 523, 599, 600, 601, 602, 613, 707, 828, 834, 860, 947, 1024, 1058, 1062, 1145, 1291
New Difficulties in Banking..... 1082
New Dimension in Banking..... 219
New England
Profits and Costs of National Banks 223
New Factor in French Finance..... 775
New Force in the Money Market..... 671
New Investment Fields in Latin America 1085
New Kind of Gold Reserve..... 655
New Master of the Market..... 1076
New Models for Old Machinery..... 1016
New Philosophy of Banking..... 957
New Standard of Bank Management... 435
New Trend of Federal Intermediate Loans 197
New Trend in Trusts..... 733
New Uses for Anti-Trust Laws..... 683
New Views on Savings Banking..... 4
New Yardsticks for Credit..... 333
New York Telephone Company
How It Promotes Thrift..... 27
Nichols, Philip
State Taxation of National Banks... 330
Norman, Montagu C.
Silent Man and the Money Market... 851

Oil
Banker's Interest in..... 629
Crux of the Oil Problem..... 757
Old State House and Liberty Bell..... 40

PAGE

Onthank, E. A.
National Bank Aims..... 326
Orient Beckons the Dollar..... 636
Our Own Examinations..... 950
Our Stake in Latin America.....765, 853
Out of the Credit Wilderness..... 1093
Over Banking
Menace of 903

Parker, H. G.
Bond Business Will Come Back..... 1249
Diversification Possibilities in Bonds 94
New Bond Market Psychology..... 734
Paton, Thomas B.
Bank Tax Situation..... 185
California Bank Tax Amendment... 537
Comptroller's Stand on Bank Taxation 684
Government Liens on Bank Deposits 725
Legality of National Bank Call Loans 847
Present Status of Bank Tax Movement 985
Succession to Trust Powers on National Bank Consolidations..... 97
Trust Succession Decision of Supreme Court 1181
Paton, Thomas B., Jr.
Lottery Schemes to Attract New Accounts 568
Uniform Bank Collection Code..... 907
Paying the Creditor Without Mercy
(Cover Picture).....Nov. V
Peck, Mark B.
Broadcasting Brought Business..... 675
Perpetual Trusts
The Great Adventure of Giving..... 895
Peters, Ralph L.
Radio Blocks the Getaway..... 1198
Placing the Farmer on the Payroll.... 322
Plan to Finance Shipbuilding..... 106
Playing Card Currency
(Cover Picture).....May V
Plucking Profits from the Air..... 533
Pole, J. W.
Portrait 544
Scientific Methods Must Replace Old-Fashioned Banking 971
Portraits
Alderman, E. A. 189
Augustine, W. F. 289
Bacigalupi, James A. 190
Broderick, James A. 1163
Durham, T. R. 301
Harrison, Geo. L. 588
Hazlewood, C. B. 276
High, S. J. 306
Lonsdale, J. G. 286
Morton, Arthur V. 337
Pole, John W. 544
Russell, H. L. 189
Sensenich, E. H. 325
Stephenson, R. C. 294
Warner, Frank 354
Woods, Walter O. 834
Possible Trends in Transportation..... 138
Postal Savings 1038
Potential Powers of Federal Reserve Rates 676
Present Status of the Bank Tax Movement 985
Preston, Howard H.
Dabbling in Bank Stocks..... 991
Revision of Reparations and War Debts 207
Preston, Thos. R.
An International Society of Bankers Is Needed 277
Big Business and the Opportunities for the Little Man..... 89
Profitable Banking 295
Profit and Loss Operations..... 1187
Profit Making Conference..... 959
Profit Producing Policies..... 1011
Profits and Costs of New England National Banks 223
Profits and Costs of National Banks in Eastern States 470
Profits in the Building Materials Industry 113
Profits in the Electrical Industry..... 478
Profits in the Lumber and Furniture Industries 216
Profits in the Pulp and Paper Industry 891
Prosperity
Banking's Place in..... 1221
Puelicher, J. H.
Students Eager for A. B. A. Loan Scholarships 928
Pulp and Paper Industry
Profits in 891

Radio Blocks the Getaway..... 1198
Rationalizing Interest Rates..... 735
Real Estate
Getting Rid of..... 596
Record Year for Trust Service..... 879
Rediscounting Country Bank Paper.... 1000
Reeves, Harrison
How the Franc Was Stabilized..... 130
Reichert, R. E.
Safeguarding Security Yields..... 1130
Reichsbank, The Storm of the..... 1229
Reinhard, H. H.
Salary Loan Movement Spreads..... 1121

PAGE

Reparations
German Transfers Bugaboo..... 133
How Germany Sees Reparations Conference 875
Revision of Reparations and War Debt 207
Reserve Board Proposes..... 867
Reserves, Safe Secondary..... 974
Responsibility of Management of Trust Services 345
Restrictions on Savings Deposits..... 1122
Revision of Reparations and War Debts 207
Robberies
Electricity Now Pursues the Criminal 899
Radio Blocks the Getaway..... 1198
Roberts, Geo. E.
Credit Situation 525
Fallacies of Farm Relief..... 837
Shall We Change the Calendar?..... 631
Speculator's Place in Business..... 473
Role of the Foreign Adviser..... 728
Russell, H. L.
Portrait 189
Upholding the Hands of Moses..... 283

Safeguarding Security Yields..... 1130
Safe Secondary Reserves..... 974
Salary Loan Movement Spreads..... 1121
Santo Domingo
How the Budget Came to..... 1201
Sargent, Henry E.
Becomes Associate Editor..... 60
Chain Banking Looms Large..... 117
Check on Brokers' Loans..... 17
Credit Control and Bank Reserves... 215
Evolution in the Reserve System.... 1090
Portrait 60
Short Session of Congress..... 530
Silent Man and the Money World... 851
Third Security Market..... 742
Savings
Banner Year for..... 535
Constructive Savings Through Clubs. 1178
Curb on Interest on Savings..... 5
Growth of School Savings Banking.. 362
Interest on Savings or Time Deposits 1
Why of Christmas Savings Clubs.... 574
Savings Bank Division, A. B. A.
Eastern Savings Conference..... 923
Eastern Savings Meeting..... 1061
Fifty-fourth Annual Convention (*See* also end of Index)..... 301
Mid-West Savings Meeting..... 775
Western Meeting 1065
Savings Banks
Administrative Problems and Their Solutions 302
All in the Day's Work of a Savings Banker 203
Banner Year for Savings..... 535
Campaigning for Savings Accounts.. 1117
Curb on Interest on Savings..... 5
Dramatizing Savings Accounts..... 1133
Four Methods of Computing Interest 305
Growth of School Savings Banking.. 362
Interest on Savings or Time Deposits 1
Interest Rates on Deposits..... 297
New View on Savings Banking..... 4
Restrictions on Savings Deposits.... 1122
School Savings Stories..... 1173
Scientific Savings Banking..... 843
Some Banks Give Away Interest for 260 Days 89
Most Satisfactory Way to Figure Interest 1233
What Is the Proper Balance on Which to Compute Interest?..... 187
Who Can Solve These Savings Bank Problems? 92
Why of Christmas Savings Clubs.... 575
Scholarships, A. B. A.
Students Eager for..... 928
School Savings
Growth of 362
School Savings Stories..... 1172
School Savings Stories..... 1172
Schwenker, C. F.
Building and Loan Competition with Banks 129
Lending with Safety 1007
Scientific Methods Must Replace Old-Fashioned Banking..... 971
Scientific Savings Banking..... 843
Scully, G. Allison
Common Stocks as Trust Investments 888
Selective Credit..... 871
Sensenich, E. H.
Portrait 325
President, National Bank Division, A. B. A. 325
Service Charges
Installation of, on Unprofitable Checking Accounts 321
Profit and Loss Operations..... 1187
Setting Up a Prosperity Reserve..... 647
Shall We Change the Calendar?..... 631
Sherman, C. B.
Analysis to Benefit the Cooperatives 761
Consolidation in the Cotton Ginning Business 125

PAGE

Farm Accounts a Guide to Farm Prosperity 43
Farm Problems of Tomorrow.856, 981, 1080
Utilization of Farm By-products.... 212
Trial Balances for Farmers..... 443
Sherwell, G. Butler
Inter-American Relations and the Dollar 227
New Investment Fields in South America 1085
Shipbuilding, Plan to Finance..... 106
Shippee, Lester E.
Field for Affiliated Finance Companies 200
Short, C. M.
Billion of American Capital in Canada 1106
Canada's Share in the Gift from Heaven 121
Short Session of Congress..... 530
Silent Man and the Money Market.... 851
Simmonds, Frank W.
Loan Administration Management... 1242
Measure of Banking..... 864
Simpson, J. H.
Bank Employment in Canada Means a Varied Career..... 967
Sisson, Francis H.
Record Year for Trust Service..... 879
Small Favors Build Big Banks..... 746
Small Favors Help to Build Business.. 667
Smile in Trust..... 300
Smith, A. G.
Discussion 1043
Stock Market Service Comes High... 965
Some Banks Give Away Interest for 260 Days 90
Sorensen, J. M.
Life Insurance Policies as Collateral to Bank Loans..... 1040
Spahr, Walter Earl
Keeper of the Nation's Credit..... 1205
Speare, Chas. F.
Bonds at Their Initial Offerings..... 15
Bull Market in Stocks Minus the Rails 437
New Trend in Trusts..... 733
The Changing Habits of Bonds..... 999
This Year's Decline in Bonds..... 195
Speculator's Place in Business..... 473
Stage Banker 191
Standard Report Forms for Bank Presidents 299
Standeven, H. L.
Responsibilities of Management of Trust Services 345
To Stop Unfair Competition..... 1110
State Bank Division, A. B. A.
Fifty-fourth Annual Convention (*See* also end of index)..... 306
State President's View on Chain Banking 152
State Secretaries Section of A. B. A.
Fifty-fourth Annual Convention (*See* also end of index)..... 354
State Taxation of National Banks..... 330
Statements Set New Standards..... 1125
Status of the Last Depositors Bank Guaranty Law 433
Stephens, Dan V.
Nebraska Guaranty Law Test..... 805
Nebraska's Experiment 298
New Models for Old Machinery..... 1016
Status of the Last Depositors Bank Guaranty Law 433
Why a Town Faded Out..... 1191
Stephenson, Gilbert T.
Modern Tendencies in Wills..... 353
Stephenson, R. C.
Election as Second Vice-President, A. B. A. 274
Portrait 294
Stewart, Robert
When a Bank Turns Farmer..... 726
Stilwell, O. J.
Why Banks Should Furnish Trust Facilities 35
Stock Market Service Comes High.... 965
Stone, Ralph
Making Trust Departments Profitable 441
Stone Turrets for Bank Guards..... 154
Stonier, Harold J.
Administrative Problems and Their Solution 302
Strength of Democracy..... 279
Stronck, H. N.
Profit Producing Policies..... 1011
Students Eager for A. B. A. Loan Scholarships 928
Style Menaces the Balance Sheet..... 783
Succession to Trust Powers on National Bank Consolidation 97
Supervision
New Models for Old Machinery..... 1016
Supervision with Continuity and Ability to Act..... 109
Supervision with Continuity and Ability to Act 109
Surface, Frank R.
Bridging the Chasm of Business.... 1101
Swan, Henry
Employment of Bank Funds..... 1245

PAGE

Sylvan, Tage P.
How a Great Corporation Promotes Thrift 27

Tariff
New Foundation for the..... 1213
Taxation
Bank Tax Situation..... 185
California Bank Tax Amendment.... 537
Comptroller's Stand on Bank Taxation 684
Inheritance Tax Reciprocity..... 1246
Present Status of Bank Tax Movement 985
Somebody Else's Children..... 398
State Taxation of National Banks... 330
Taxation of Banks Compared with Competing Institutions 303
Taxation of Banks Compared with Competing Institutions 303
Third Security Market..... 742
Thorndyke, Gilbert
Bulwarks of Safe Banking..... 769
Danger Signals for Banks..... 1004
Fiction and Fact on Bank Runs..... 1222
Menace of Over-Banking..... 903
Thrift
How a Great Corporation Promotes.. 27
Thrift Week 605
Time for Consolidations..... 732
Time-Locks 532
To Keep Loans Liquid..... 1113
To Stop Unfair Competition..... 1110
Too Active Competition in Foreign Loans 912
Totten, F. M.
New President of A. I. B. 24
Portrait 24
Transportation
"Covered Wagon" of 1928..... 20
Possible Trend in..... 138
Trend of Banking Costs and Profits... 753
Trend of Banking Costs and Profits Is Leading to ——? 101
Trial Balances for Farmers..... 443
Trust Company Division of A. B. A.
Fiduciary Directory 1169
Fifty-fourth Annual Convention. (*See* also end of index)..... 337
Life Insurance Trust Form..... 506
Mid-Winter Meeting 691
Mid-Winter Trust Conference..... 954
Pacific Coast Regional Conference.126, 259
Regional Trust Conference..... 1171
Southern Conference 947, 1063
Trust Company Progress..... 338
Trusts and Trustees
Amazing Growth of Life Insurance Trust Business 576
Building Up Trust Business..... 586
Clarifying Trust Functions in the Public Mind 349
Common Stock Responsibilities..... 1134
Common Stocks as Trust Investments 886
Conflicting Policies on Trust Powers 480
Diary of a Trust Officer..... 6
Fixing Fees for Trustees..... 659
Great Adventure of Giving..... 895
How to Avoid Some Problems of Fiduciary Service 13
Inheritance Tax Reciprocity..... 1246
Investing Trust Funds..556, 643, 745, 1003
Making Trust Departments Profitable 441
Making Wills Work..... 579
Modern Tendencies in Wills..... 353
Record Year for Trust Service..... 879
Responsibilities of Management of Trust Services 345
Stock Market Service Comes High... 965
Succession to Trust Powers on National Bank Consolidation..... 97
Trust Company Progress..... 338
Trust Services for Changed Investment Habits 904
Trust Succession Decision of the Supreme Court 1181
Trusts Reflect Wealth..... 626
What They Leave Behind Them..... 883
Why Banks Should Furnish Trust Facilities 35
Trust Service for Changed Investment Habits 904
Trust Succession Decision of the Supreme Court 1181

Unauthorized Rate
(Cover Picture).....July V
Uniform Bank Collection Code..... 907
Unit Banking and the New Trend..... 313
Upholding the Hands of Moses..... 283
Utilization of Farm By-Products..... 212

Varying Charges for Bank Credit..... 651
Veigel, A. J.
Independent Banks and the Rate Question 103
Interest Rates on Deposits..... 297

Wages, High
Economy of 963
Wall, Alexander
New Yardsticks for Credit..... 333

PAGE

Wall Street
Bank Control of Call Money..... 1241
Brokers' Loans and Public Debt Retirements 461
Bull Market in Stocks Minus the Rails 437
Call Loan Market..... 180
Canada's Answer to Call Money..... 469
Check on Brokers' Loans..... 17
Invisible Banking System..... 1073
Manning the Wall Street Machine... 465
New Master of the Market..... 1076
Out of the Credit Wilderness..... 1093
Stock Market Service Comes High... 965
Third Security Market..... 742
Worries London 969
Wall Street Sanctuary (Cover Picture).....March V
Wall Street Worries London..... 969
Wamsley, W. F.
Manning the Wall Street Machine... 465
Warner, Frank
Portrait 354
President, State Secretaries Section, A. B. A. 354
Waterman, Chas. W.
Crux of the Oil Problem..... 757
Waterways
Controlled Mississippi 849
Westbrook, Elroy H.
Our Own Examinations..... 950
What Do You Think?.....88, 184, 272, 432 524, 628, 724, 836, 956, 1072, 1180, 1294
What Is the Proper Balance on Which to Compute Interest?..... 187

PAGE

What of Today..... 966
What Others Think..... 1043
What the Air Mail Does for Banking.. 841
What They Leave Behind Them..... 883
What Washington Offers Banking..... 543
Wheat
Canada's Share in the Gift from Heaven 121
Grain Trading under the Statute.... 1105
When a Bank Turns Farmer..... 726
When Texas Proved the Cheap Money Fallacy 1097
Whipple, Howard
Bank Heads of Tomorrow..... 31
The Stage Banker..... 191
Whiting, Wm. F. (Secy. of Commerce)
Foreign Trade and the Inland Banker 555
Who Pays Service Charges?..... 440
Who Can Solve These Savings Bank Problems? 92
Why a Town Faded Out..... 1191
Why Banks Should Furnish Trust Facilities 35
Why Business Was Poor..... 960
"Why I Opened My Account in Your Bank" 23
Why of Christmas Savings Clubs..... 575
Will Open Market Operations Be Discontinued? 11
Wills
Check Up on..... 88
How to Avoid Some Problems of Fiduciary Service 13
Making Wills Work..... 578
Modern Tendency in..... 353

PAGE

Wilson, Carl
Bank Control of Call Money..... 1241
Investment Trust Regulations..... 1081
March of the Mergers..... 773
Wilton, Henry
Rationalizing Interest Rates..... 735
Within the Crescent..... 1169
Wolfe, O. Howard
Extending Clearing House Examinations of Banks..... 290
Wood, Will C.
Conflicting Policies on Trust Powers 481
Woods, Walter O.
Portrait 835
Worthington, C. A.
Credit History Repeats Itself..... 1237
Wright, Omar H.
Bank's Investments 1012

Year's Decline in Bonds..... 195
Young, A. F.
Trust Service for Changed Investment Habits 904
Young, D. Richard
Profits in the Building Materials Industry 113
Profits in the Electrical Industry.... 478
Profits in the Lumber and Furniture Industries 216
Profits in the Pulp and Paper Industry 891
Varying Charges for Bank Credit... 651
Young, R. A.
Bankers Responsibility..... 281
Horse Sense and Credit Conditions.. 989
Money Rates and World Prosperity.. 527

CONVENTION, FIFTY-FOURTH ANNUAL, 1928

PAGE

Bank Women Meet 425
Committees and Commissions..... 365
Educational Foundation..... 362
Fifty-Fourth Annual Convention..... 189
General Sessions..... 274
Illustrations of Philadelphia (Insert fol. pp.) 40
League Island for Convention Visitors. 137
Milestones of Banking Progress..... 273
Old State House and the Liberty Bell.. 40
Philadelphia's Charm..... 427
Reduced Rates, for..... 51
Resolutions 361

General Convention

Addresses
Alderman, E. A. The Strength of Democracy 279
Ayres, L. P. Dawn of a New Economic Era..... 287
Head, W. W. Presentation Speech... 275
Preston, T. R. International Society of Bankers Needed..... 277
Russell, H. L. Upholding the Hands of Moses 283
Young, R. A. The Banker's Responsibility 281
Proceedings 274
Methods of Computing Interest..... 305
Reports 274
Resolutions
Agriculture 361
Credit Situation 361
State Taxation of Banks..... 361
Committees and Commissions..... 365
Educational Foundation..... 362

Clearinghouse Section

PAGE

Addresses
Andrew, L. A. Standard Report Form for Bank Presidents..... 299
McFadden, Haynes, Profitable Banking 295
Stephens, Dan V., Nebraska's Experiment 298
Veigel, A. J. Interest Rates on Deposits 297
Election of Officers..... 289
Proceedings 289
Reports 430

National Bank Division

Addresses
McIntosh, J. W. "Country Bank Investment Policies"..... 329
Nichols, Philip. "State Taxation of National Banks"..... 330
Onthank, E. A. "National Bank Aims" 326
Wall, Alexander. "New Yardsticks for Credit" 333
Election of Officers 325
Reports 325
Resolutions 325

Savings Bank Division

Addresses
Albig, W. Espey. "Growth of School Savings" 362
Mylander, C. M. "Taxation of Banks Compared with Competing Institutions" 303
Stonier, H. J. "Administrative Problems and Their Solution"..... 302
Election of Officers 375

PAGE

Four Methods Recommended for Computing Interest..... 305
Proceedings 375
Reports 305, 375

State Bank Division

Addresses
Leonard P. Ayres. Dawn of New Economic Era..... 287
M. Plin Beebe. Inequality of State Bank Reserve Requirements..... 317
P. P. Brown. Installation of Service Charges on Unprofitable Checking Accounts 321
R. S. Hecht. Unit Banking and the New Trend..... 313
M. H. Malott. Better Banking..... 307
Election of Officers..... 307
Reports and Resolutions..... 306

State Secretaries Section

Addresses 354
Election of Officers 354
Reports 354
Resolutions 354

Trust Company Division

Addresses
McLucas, W. S. "Trust Company Progress" 338
Mortimer, Frank C. "Clarifying Trust Functions in the Public Mind" 349
Standeven, H. L. "Responsibilities of Management of Trust Services"... 345
Stephenson, G. T. "Modern Tendencies in Wills"..... 353
Election of Officers..... 337
Resolutions 337

SPRING MEETING, EXECUTIVE COUNCIL, 1929

PAGE

Announcement 691, 924
Membership and Curriculum..... 1078
Amendments to By-Laws..... 1078
C. B. Hazlewood
Invites General Discussion..... 1078
Permits Reading of Reports..... 1078
Reports
Agricultural Commission 1079
A. I. B. 1079
Clearinghouse Section..... 1078
Commerce and Marine Commission.. 1079

PAGE

Educational Foundation 1079
Executive Manager 1078
Fiftieth Anniversary Committee..... 1079
Federal Legislative Committee..... 1174
General Counsel 1079
Insurance Committee 1174
Membership Committee 1174
National Bank Division..... 1079
Progress in Banking Methods..... 1078
Protective Department 1174
Public Education Commission..... 1079

PAGE

Public Relations Commission..... 1079
Savings Bank Division..... 1079
State Bank Division..... 1079
State Legislation Committee..... 1175
State Secretaries Section..... 1079
Taxation Committees 1175
Trust Company Division..... 1079
Resolutions
Article X Amended..... 1078
Calendar Revision 1078
Sect. 4, By-Law XI Amended..... 1078